2165

WIL-103US

APR 23 2001

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

William T. Wilkinson

: Art Unit: 2165

Serial No.:

09/759,571

: Unknown

Filed:

January 12, 2001

For:

METHOD FOR MATCHING

FINANCIAL SUPPLY TO

DEMAND

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

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Assistant Commissioner for Patents Washington, D.C. 20231

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SIR:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98 and to the duty of disclosure set forth in 37 C.F.R. § 1.56, the Examiner in charge of the above-identified application is requested to consider and make of record the references listed on the PTO 1449 submitted herewith. A copy of each of the listed references is also enclosed.

Although the information submitted herewith may be "material" to the Examiner's consideration of the subject application, this submission is not intended to constitute an admission that such information is "prior art" as to the claimed invention.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

and you

More than three months have elapsed since the filing of the above-referenced application. No first Office Action has yet been received and it is presumed that none has yet been mailed. Furthermore, however, even if an Office Action has been mailed, these references were not known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. Accordingly, no fee is required even if an Office Action has been mailed, as a certification is provided below.

CERTIFICATION

The undersigned, an attorney registered to practice before the U.S. Patent and Trademark Office, hereby certifies that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

Respectfully submitted,

RATNER & PRESTIA

Costas S. Krikelis, Reg. No. 28,028 Rex A. Donnelly, Reg. No. 41,712

Attorneys for Applicant

Enclosures: PTO Form 1449;

Copy of (5) References

Dated: April 20, 2001

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The Assistant Commissioner for Patents is hereby authorized to charge payment to Deposit Account No. 18-0350 of any fees associated with this communication.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on: April 20, 2001

Ruth Curran

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FORM PTO-1449. Sheet 1of 1 SERIAL NO. ATTY, DOCKET NO. ГО-1449 U.S. DEPARTMENT OF 09/759,571 WIL-103US COMMERCE APR 2 3 2001 PATENT AND TRADEMARK OFFICE **APPLICANT** Information Disclosure William T. Wilkinson Statement by Applicant (Use several sheets if necessary) **FILING DATE GROUP** 2165 January 12, 2001

U.S. PATENT DOCUMENTS

Exmr Initial	Document Number	Date	Name	Class	Sub Class	Filing Date
	5,537,314	07/1996	Kanter	364	406	
	5,611,052	03/1997	Dykstra et al.	395	238	
	5,765,144	06/1998	Larche et al.	705	38	
	5,797,133	08/1998	Jones et al.	705	38	
	5,878,403	03/1999	DeFrancesco et al.	705	38	

FOREIGN PATENT DOCUMENTS

Exmr Initial	Document Number	Date	Country	Class	Sub Class	Transl YES	

OTHER DOCUMENTS

(Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner	Date Considered
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Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.